SERFF Tracking Number: AMRP-126370660 State: Arkansas
Filing Company: World Insurance Company State Tracking Number: 44017

Company Tracking Number: AR-WIPRESTDMS-2010

TOI: MS02I Individual Medicare Supplement - Pre- Sub-TOI: MS02I.000 Medicare Supplement - Pre-

Standardized Standardized Standardized

Product Name: World MS - PreStd

Project Name/Number: 1/1/10 Rate Adjustment/AR-WIPRESTDMS-2010

Filing at a Glance

Company: World Insurance Company

Product Name: World MS - PreStd SERFF Tr Num: AMRP-126370660 State: Arkansas TOI: MS02I Individual Medicare Supplement - SERFF Status: Closed-Approved-State Tr Num: 44017

Pre-Standardized Closed

Sub-TOI: MS02I.000 Medicare Supplement - Co Tr Num: AR-WIPRESTDMS- State Status: Approved-Closed

Pre-Standardized 2010

Filing Type: Rate Reviewer(s): Stephanie Fowler

Author: Mike Haynes Disposition Date: 12/16/2009

Date Submitted: 11/05/2009 Disposition Status: Approved-

Closed

Implementation Date Requested: 01/01/2010 Implementation Date: 01/01/2010

State Filing Description:

General Information

Project Name: 1/1/10 Rate Adjustment

Project Number: AR-WIPRESTDMS-2010

Requested Filing Mode:

Date Approved in Domicile:

Domicile Status Comments:

Market Type and in this ideal.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 5%

Market Type: Individual

Group Market Size:

Group Market Type:

Filing Status Changed: 12/16/2009 Explanation for Other Group Market Type:

State Status Changed: 12/16/2009

Deemer Date: Created By: Mike Haynes

Submitted By: Mike Haynes Corresponding Filing Tracking Number:

Filing Description:

Rate Filing for Pre-Standardized Medicare Supplement Forms.

Company and Contact

Filing Contact Information

Mike Haynes, mike.haynes@americanenterprise.com

Product Analyst 2 Actuarial 402-496-8278 [Phone]

SERFF Tracking Number: AMRP-126370660 State: Arkansas
Filing Company: World Insurance Company State Tracking Number: 44017

Company Tracking Number: AR-WIPRESTDMS-2010

TOI: MS021 Individual Medicare Supplement - Pre- Sub-TOI: MS021.000 Medicare Supplement - Pre-

Standardized Standardized

Product Name: World MS - PreStd

Project Name/Number: 1/1/10 Rate Adjustment/AR-WIPRESTDMS-2010

P. O. Box 3160

Omaha, NE 68103-0160

Filing Company Information

World Insurance Company CoCode: 70629 State of Domicile: Nebraska

11808 Grant Street Group Code: 3527 Company Type: Life and Health

Omaha, NE 68103-8000 Group Name: American Enterprise State ID Number:

(402) 496-8289 ext. [Phone] FEIN Number: 47-0339860

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

World Insurance Company \$50.00 11/05/2009 31827911

 SERFF Tracking Number:
 AMRP-126370660
 State:
 Arkansas

 Filing Company:
 World Insurance Company
 State Tracking Number:
 44017

Company Tracking Number: AR-WIPRESTDMS-2010

TOI: MS02I Individual Medicare Supplement - Pre- Sub-TOI: MS02I.000 Medicare Supplement - Pre-

Standardized Standardized

Product Name: World MS - PreStd

Project Name/Number: 1/1/10 Rate Adjustment/AR-WIPRESTDMS-2010

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Stephanie Fowler	12/16/2009	12/16/2009

SERFF Tracking Number: AMRP-126370660 State: Arkansas
Filing Company: World Insurance Company State Tracking Number: 44017

Company Tracking Number: AR-WIPRESTDMS-2010

TOI: MS021 Individual Medicare Supplement - Pre- Sub-TOI: MS021.000 Medicare Supplement - Pre-

Standardized Standardized

Product Name: World MS - PreStd

Project Name/Number: 1/1/10 Rate Adjustment/AR-WIPRESTDMS-2010

Disposition

Disposition Date: 12/16/2009 Implementation Date: 01/01/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after January 1, 2010. This

approval is subject to the following:

• Increases will not be given more frequently than once in a twelve-month period

Rate data does NOT apply to filing.

 SERFF Tracking Number:
 AMRP-126370660
 State:
 Arkansas

 Filing Company:
 World Insurance Company
 State Tracking Number:
 44017

Company Tracking Number: AR-WIPRESTDMS-2010

TOI: MS021 Individual Medicare Supplement - Pre- Sub-TOI: MS021.000 Medicare Supplement - Pre-

Standardized Standardized

Product Name: World MS - PreStd

Project Name/Number: 1/1/10 Rate Adjustment/AR-WIPRESTDMS-2010

Schedule Item Schedule Item Status Public Access

Supporting Document Health - Actuarial Justification Accepted for No

Informational Purposes

Rate AR Rates Approved Yes

Rate AR Rates Approved Yes

 SERFF Tracking Number:
 AMRP-126370660
 State:
 Arkansas

 Filing Company:
 World Insurance Company
 State Tracking Number:
 44017

Company Tracking Number: AR-WIPRESTDMS-2010

TOI: MS02I Individual Medicare Supplement - Pre- Sub-TOI: MS02I.000 Medicare Supplement - Pre-

Standardized Standardized

Product Name: World MS - PreStd

Project Name/Number: 1/1/10 Rate Adjustment/AR-WIPRESTDMS-2010

Rate/Rule Schedule

Schedule Document Name: Item Status:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information	:	Attachments
Approved AR Rates 12/16/2009	A2485, 1090, HIP02, E840A	Revised	Previous State Filing Number: Percent Rate Change Request:	5.000	AR_WIPRESTD MS_Rates_2010. pdf
Approved AR Rates 12/16/2009	GR 838-500	Revised	Previous State Filing Number: Percent Rate Change	-5.000	

Request:

Medicare Supplement

World Policy Form A2400

Current Annual Premium Rates

Arkansas

SMOKER RATES					NONS	MOKER RA	ΓES
AGE AT ISSUE	POLICY FORM A2400	RIDER FORM R2400		AGE AT ISSUE	POLICY FORM A2400	RIDER FORM R2400	
65+	2,621.02	789.56		65+	2,621.02	789.56	
AGE	POLICY	RIDER	RIDER	AGE	POLICY	RIDER	RIDER
AT	FORM	FORM	FORM	AT	FORM	FORM	FORM
ISSUE	A2480	R2480	R2481	ISSUE	A2480	R2480	R2481
65-69	9,957.38	2,449.84	816.66	65-69	9,459.50	2,327.33	775.83
70-74	9,957.38	2,449.84	816.66	70-74	9,459.50	2,327.33	775.83
75-79	9,957.38	2,449.84	816.66	75-79	9,459.50	2,327.33	775.83
80-84	9,957.38	2,449.84	816.66	80-84	9,459.50	2,327.33	775.83
85+	9,957.38	2,449.84	816.66	85+	9,459.50	2,327.33	775.83
AGE	POLICY	RIDER	RIDER	AGE	POLICY	RIDER	RIDER
AT	FORM	FORM	FORM	AT	FORM	FORM	FORM
ISSUE	A2485	R2486	R2487	ISSUE	A2485	R2486	R2487
65-69	9,169.79	3,097.81	1,457.63	65-69	8,252.79	2,788.02	1,311.86
70-74	9,169.79	3,097.81	1,457.63	70-74	8,252.79	2,788.02	1,311.86
75-79	9,169.79	3,097.81	1,457.63	75-79	8,252.79	2,788.02	1,311.86
80-84	9,169.79	3,097.81	1,457.63	80-84	8,252.79	2,788.02	1,311.86
85+	9,169.79	3,097.81	1,457.63	85+	8,252.79	2,788.02	1,311.86

Modal Premiums:

Semi-Annual - 52% of Annual

Quarterly - 26.5% of Annual

Monthly - 9% of Annual

Check-O-Matic - 1/3 of Quarterly

Medicare Supplement

Security General Life Form H-187-880 Plan Code 876 (CH227A) Current Annual Premium Rates

Arkansas

Annual Premium Rates	8,024.96
(All Issue Ages)	
Optional Benefits-Prescription Drugs	196.93
(All Ages)	

Medicare Supplement

Bankers Multiple Line Policy Form 764A

Current Annual Premium Rates

Rates 764A

Policies Issued on or before February 1977

Age	Rates
00-99	62.38

Policies Issued after February 1977 with Rider 59354

Age	Rates
00-69	61.15
70-74	62.57
75-99	67.93

Rate schedule substitution date based on inforce policies as of 3/1/02

To determine the Quarterly, Semi-Annual, and Annual rates, multiply the Monthly Rate, as shown above, by:

Quarterly	2.864
Semi Annual	5.618
Annual	10 909

Policy Form: GR 838-500

Rates

Current Annual Premium Rates

Issue	Agri Trust		
Age			
All	\$	3,223.04	

Mode: Annual Semi-Annual Quarterly Monthly Modal Factor: 1.000 0.500 0.250 0.083

Medicare Supplement

World Policy Form A2400

Proposed Annual Premium Rates

Arkansas

SMOKER RATES				NONS	MOKER RA	TES
POLICY	RIDER		AGE	POLICY	RIDER	
FORM	FORM		AT	FORM	FORM	
A2400	R2400		ISSUE	A2400	R2400	
2,752.07	829.03		65+	2,752.07	829.03	
POLICY	RIDER	RIDER	AGE	POLICY	RIDER	RIDER
FORM	FORM	FORM	AT	FORM	FORM	FORM
A2480	R2480	R2481	ISSUE	A2480	R2480	R2481
10,455.25	2,572.33	857.50	65-69	9,932.47	2,443.70	814.62
10,455.25	2,572.33	857.50	70-74	9,932.47	2,443.70	814.62
10,455.25	2,572.33	857.50	75-79	9,932.47	2,443.70	814.62
10,455.25	2,572.33	857.50	80-84	9,932.47	2,443.70	814.62
10,455.25	2,572.33	857.50	85+	9,932.47	2,443.70	814.62
POLICY	RIDER	RIDER	AGE	POLICY	RIDER	RIDER
FORM	FORM	FORM	AT	FORM	FORM	FORM
A2485	R2486	R2487	ISSUE	A2485	R2486	R2487
9,628.28	3,252.70	1,530.51	65-69	8,665.43	2,927.42	1,377.45
9,628.28	3,252.70	1,530.51	70-74	8,665.43	2,927.42	1,377.45
9,628.28	3,252.70	1,530.51	75-79	8,665.43	2,927.42	1,377.45
9,628.28	3,252.70	1,530.51	80-84	8,665.43	2,927.42	1,377.45
9,628.28	3,252.70	1,530.51	85+	8,665.43	2,927.42	1,377.45
	POLICY FORM A2400 2,752.07 POLICY FORM A2480 10,455.25 10,455.25 10,455.25 10,455.25 10,455.25 10,455.25 9,628.28 9,628.28 9,628.28 9,628.28	POLICY FORM FORM A2400 R2400 2,752.07 829.03 POLICY RIDER FORM FORM FORM FORM A2480 R2480 10,455.25 2,572.33 10,455.25 2,572.33 10,455.25 2,572.33 10,455.25 2,572.33 10,455.25 2,572.33 POLICY RIDER FORM FORM FORM FORM FORM FORM FORM A2485 R2486 9,628.28 3,252.70 9,628.28 3,252.70 9,628.28 3,252.70 9,628.28 3,252.70	POLICY RIDER FORM FORM A2400 R2400 2,752.07 829.03 POLICY RIDER RIDER FORM FORM FORM A2480 R2480 R2481 10,455.25 2,572.33 857.50 10,455.25 2,572.33 857.50 10,455.25 2,572.33 857.50 10,455.25 2,572.33 857.50 10,455.25 2,572.33 857.50 10,455.25 2,572.33 857.50 POLICY RIDER RIDER FORM FORM FORM A2485 R2486 R2487 9,628.28 3,252.70 1,530.51 9,628.28 3,252.70 1,530.51 9,628.28 3,252.70 1,530.51 9,628.28 3,252.70 1,530.51	POLICY RIDER AGE FORM FORM AT A2400 R2400 ISSUE 2,752.07 829.03 65+ POLICY RIDER RIDER AGE FORM FORM FORM AT A2480 R2480 R2481 ISSUE 10,455.25 2,572.33 857.50 70-74 10,455.25 2,572.33 857.50 75-79 10,455.25 2,572.33 857.50 80-84 10,455.25 2,572.33 857.50 85-4 POLICY RIDER RIDER AGE FORM FORM AT A2485 R2486 R2487 ISSUE 9,628.28 3,252.70 1,530.51 65-69 9,628.28 3,252.70 1,530.51 70-74 9,628.28 3,252.70 1,530.51 75-79 9,628.28 3,252.70 1,530.51 80-84	POLICY FORM FORM A2400 RESUE FORM FORM A2400 AGE FORM ISSUE A2400 2,752.07 829.03 65+ 2,752.07 POLICY RIDER RIDER FORM AT FORM A2480 R2480 R2481 ISSUE A2480 10,455.25 2,572.33 857.50 65-69 9,932.47 10,455.25 2,572.33 857.50 70-74 9,932.47 10,455.25 2,572.33 857.50 75-79 9,932.47 10,455.25 2,572.33 857.50 75-79 9,932.47 10,455.25 2,572.33 857.50 80-84 9,932.47 10,455.25 2,572.33 857.50 85-4 9,932.47 10,455.25 2,572.33 857.50 85-84 9,932.47 POLICY RIDER RIDER AGE POLICY RIDER RIDER AGE POLICY RIDER AC485 85-4 9,932.47 POLICY RIDER RIDER AGE RIBER AGE POLICY RIDER AC485 85-69 8,665.43 9,628.28 3,252.70 1,530.51 70-74 8,665.43 9,628.28 3,252.70 1,530.51 75-79 8,665.43 9,628.28 3,252.70	POLICY RIDER AGE POLICY RIDER FORM FORM AT FORM FORM A2400 R2400 ISSUE A2400 R2400 2,752.07 829.03 65+ 2,752.07 829.03 POLICY RIDER RIDER AGE POLICY RIDER FORM FORM AT FORM FORM A2480 R2480 R2481 ISSUE A2480 R2480 10,455.25 2,572.33 857.50 65-69 9,932.47 2,443.70 10,455.25 2,572.33 857.50 70-74 9,932.47 2,443.70 10,455.25 2,572.33 857.50 75-79 9,932.47 2,443.70 10,455.25 2,572.33 857.50 80-84 9,932.47 2,443.70 10,455.25 2,572.33 857.50 85+ 9,932.47 2,443.70 10,455.25 2,572.33 857.50 85+ 9,932.47 2,443.70 POLICY R

Modal Premiums:

Semi-Annual - 52% of Annual

Quarterly - 26.5% of Annual

Monthly - 9% of Annual

Check-O-Matic - 1/3 of Quarterly

Medicare Supplement

Security General Life Form H-187-880 Plan Code 876 (CH227A) Proposed Annual Premium Rates

Arkansas

Annual Premium Rates	8,426.20
(All Issue Ages)	
Optional Benefits-Prescription Drugs	206.78
(All Ages)	

Medicare Supplement

Bankers Multiple Line Policy Form 764A

Proposed Annual Premium Rates

Rates 764A

Policies Issued on or before February 1977

Age	Rates
00-99	65.50

Policies Issued after February 1977 with Rider 59354

Age	Rates
00-69	64.20
70-74	65.70
75-99	71.33

Rate schedule substitution date based on inforce policies as of 3/1/02

To determine the Quarterly, Semi-Annual, and Annual rates, multiply the Monthly Rate, as shown above, by:

Quarterly	2.864
Semi Annual	5.618
Annual	10.909

Policy Form: GR 838-500

Rates

Proposed Annual Premium Rates

Issue Age	Agri Trust
All	\$ 3,061.88

Mode: Annual Semi-Annual Quarterly Monthly Modal Factor: 1.000 0.500 0.250 0.083